

FILED  
1/9/24 2:00 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Brady R. Stout**

**Case No. 20-70348-JAD**

**Chapter 13**

**Debtor(s).**

**Related to Doc. Nos. 80 & 92**

Doc. # 94

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated August 14, 2023

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per \_\_\_\_\_, effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claims of the IRS (Claim #2-3) and PA Department of Revenue (Claim #4) shall govern as to amount, classification, and rate of interest, unless the debtor objects.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 9th day of January, 2024

  
United States Bankruptcy Judge  
JEFFERY A. DELLER

Stipulated by:

/s/ Justin P. Schantz  
Justin P. Schantz (PA I.D. #210198)  
Counsel to Debtor  
324 S. Maple Avenue, 2<sup>nd</sup> Floor  
Greensburg, PA 15601  
724-837-2320  
[jschantz@my-lawyers.us](mailto:jschantz@my-lawyers.us)

Stipulated by:

/s/ Katherine DeSimone  
Katherine DeSimone (PA I.D. #42575)  
Counsel to Chapter 13 Trustee  
Office of the Chapter 13 Trustee  
U.S. Steel Tower – Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[kdesimone@chapter13trusteedpa.com](mailto:kdesimone@chapter13trusteedpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
Brady R. Stout  
Debtor

Case No. 20-70348-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jan 09, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2024:

Recip ID	Recipient Name and Address
db	+ Brady R. Stout, 2103 21st Street, Altoona, PA 16601-2223
15262810	+ 360Connect, LP, 5926 Balcones Drive, Suite 130, Austin, TX 78731-4212
15288252	+ BANK OF AMERICA, N.A., Reverse Mortgage Solutions, Inc., 14405 Walters Rd., Suite 200, Houston, TX 77014-1345
15281270	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
15262811	+ Department of Labor and Industry, Office of Chief Counsel, 301 5th Avenue, Suite 230, Pittsburgh, PA 15222-2440
15642262	+ Logan Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15642263	+ Logan Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jan 09 2024 23:55:00	BANK OF AMERICA, N.A, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/Text: RASEBN@raslg.com	Jan 09 2024 23:55:00	Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	+ Email/Text: RASEBN@raslg.com	Jan 09 2024 23:55:00	Deutsche Bank National Trust Company,, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth,, GA 30097-8461
15268344	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 23:55:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
15262812	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 09 2024 23:55:00	Deutsche Bank National Trust Co as Trust, c/o Nationstar Mortgage LLC, d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Dallas, TX 75019-4620
15262813	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 09 2024 23:55:00	Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346
15264286	Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2024 00:06:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15262814	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2024 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
15277214	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2024 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946

TOTAL: 9

District/off: 0315-7

User: auto

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Date Rcvd: Jan 09, 2024

Form ID: pdf900

Total Noticed: 16

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee f
cr	*+	Logan Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for CDC Mortgage Capital Trust 2004-HE2 bnicholas@kmlawgroup.com
CSU - OUCTS, PA Labor & Industry	ra-li-ucts-bankpitts@state.pa.us
Charles Griffin Wohlrab	on behalf of Creditor BANK OF AMERICA N.A bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Charles Griffin Wohlrab	on behalf of Creditor Deutsche Bank National Trust Company bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for CDC Mortgage Capital Trust 2004-HE2 dcarlon@kmlawgroup.com
James R. Wood	on behalf of Creditor Logan Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Justin P. Schantz	on behalf of Debtor Brady R. Stout jschantz@my-lawyers.us colecchia542@comcast.net;sshopley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;lawcareecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com
Michelle L. McGowan	on behalf of Creditor Deutsche Bank National Trust Company mimcgowan@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for CDC Mortgage Capital Trust 2004-HE2 pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 11